

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Edward M. Kraft
Diane M. Kraft**

Case No.: **18-20433**
Judge: **KCF**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original ☒ Modified/Notice Required Date: **September 21, 2018**
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JGC Initial Debtor: EMK Initial Co-Debtor DMK

Part 1: Payment and Length of Plan

- a. The debtor shall pay 725.00 Monthly to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:
Student loans to be paid outside plan.

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Jonathan Goldsmith Cohen	Attorney Fees	3,343.63

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-					
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Hilton Grand Vacations	Hilton Grand Vacations 6355 Metrowest Blvd., Suite 180 Orlando, FL 32835 Orange County To be surrendered in full satisfaction	0.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
Roundpoint Mortgage

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Fifth Third Bank	0.00	Agreement Monthly payments: \$333.00	NO Arrearage	0.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: 05/23/18.

Explain below why the plan is being modified: The plan is being modified because student loans are currently being paid through the plan. Loans are co-signed with daughter. Debtors wish for the student loans to be paid outside the plan.	Explain below how the plan is being modified: The plan has been modified to treat the student loans outside the plan. The payment has been modified to reflect what has been paid into the plan to date and to pay GUCS at 100%.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

General unsecured creditors to be paid at 100%. Student loans to be paid outside the plan.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 21, 2018

/s/ Edward M. Kraft

Edward M. Kraft

Debtor

Date: September 21, 2018

/s/ Diane M. Kraft

Diane M. Kraft

Joint Debtor

Date: September 21, 2018

/s/ Jonathan Goldsmith Cohen

Jonathan Goldsmith Cohen

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward M. Kraft
 Diane M. Kraft
 Debtors

Case No. 18-20433-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 85

Date Rcvd: Sep 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db/jdb
 517621160 +Edward M. Kraft, Diane M. Kraft, 28 Ashford Drive, Brick, NJ 08723-7811
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517547823 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 517547820 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517547826 Anthony J. Migliaccio, Esq., American Express, 500 N. Franklin Tpke, PO BOX 278,
 Ramsey, NJ 07446-0278
 517547827 +Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
 517547828 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 517547829 +Arnold L. Stadtmauer, Esq., Celetano Stadtmauer & Walento, 1035 Route 46 East,
 PO BOX 2594, Clifton, NJ 07015-2594
 517547830 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517547831 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 517626286 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517547842 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 517547840 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517547846 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517547845 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,
 St Louis, MO 63179-0040
 517547848 +Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
 517547847 +Citibank/Goodyear, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 517547851 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 517547849 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 517547853 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
 517626576 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517547854 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
 517547855 +Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
 517547856 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 517578057 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 517547857 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 517547858 +Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402-2666
 517547860 +Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
 517547859 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 517547909 +Hilton Grand Vacations, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-6203
 517547865 Motion Federal Credit, Park & Brunswick Ave, Linden, NJ 07036
 517609744 +Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 517547878 +Navient, Po Box 3229, Wilmington, DE 19804-0229
 517596575 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
 517547882 +Northland Group, Inc., PO BOX 390846, Minneapolis, MN 55439-0846
 517678092 Ocean Medical Center, c/o Celentano, Stadtmauer & Walentowicz,,
 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
 517547884 Paramount Recovery Systems, L.P., 7524 Bosque Blvd., Suite L, Waco, TX 76712-3772
 517547885 Phillips & Cohen Associates, Ltd., Mail Stop: 658, 1004 Justinson Street,
 Wilmington, DE 19801-5148
 517657538 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8,
 Charlotte, NC 28217-1932
 517547910 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 517547888 Selip & Stylianou, LLP, 199 Crossways Park Drive, PO BOX 363, Woodbury, NY 11797-0363
 517547903 +Trans Union Corporation, Public Records Department, 555 West Adams St.,
 Chicago, IL 60661-3631
 517547904 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517547905 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 517547907 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 517547906 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517634289 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 25 2018 00:18:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 25 2018 00:18:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517547835 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:23:20 Capital One,
 15000 Capital One Dr, Richmond, VA 23238

517547832 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:23:52 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517547839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:24:26 Capital One Na,
 Po Box 26625, Richmond, VA 23261-6625

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 85

Date Rcvd: Sep 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

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Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517547844 +Fax: 602-659-2196 Sep 25 2018 00:55:01 Chexsystems, Inc., Attn: Customer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
517547908 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 25 2018 00:19:22 Fifth Third Bank,
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
517547861 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 25 2018 00:17:49 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517547863 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 25 2018 00:17:50 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517664251 E-mail/PDF: resurgentbknofications@resurgent.com Sep 25 2018 00:23:30
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517664252 E-mail/PDF: resurgentbknofications@resurgent.com Sep 25 2018 00:23:28
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517651276 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 25 2018 00:18:38 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517547874 +E-mail/PDF: pa_dc_claims@navient.com Sep 25 2018 00:24:31 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
517547870 +E-mail/PDF: pa_dc_claims@navient.com Sep 25 2018 00:23:25 Navient, Attn: Claims Dept,
Po Box 9500, Wilkes- Barr, PA 18773-9500
517547866 +E-mail/PDF: pa_dc_claims@navient.com Sep 25 2018 00:24:34 Navient, Attn: Bankruptcy,
Po Box 9500, Wilkes-Barr, PA 18773-9500
517547883 E-mail/Text: OMChankruptcy@hackensackmeridian.org Sep 25 2018 00:19:27 Ocean Medical Center,
c/o Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140
517672588 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 25 2018 00:23:23
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,
Norfolk VA 23541
517672092 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 25 2018 00:23:23
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517679142 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 25 2018 00:35:32
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
517672587 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 25 2018 00:34:59
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
517679161 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 25 2018 00:23:23
Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
517664635 +E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 25 2018 00:18:58 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517616511 E-mail/Text: bnc-quantum@quantum3group.com Sep 25 2018 00:18:32
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517683089 E-mail/Text: ebn_bkrt_forms@salliemae.com Sep 25 2018 00:19:22 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319
517547886 +E-mail/Text: bankruptcy@savit.com Sep 25 2018 00:19:40 Savit Coll, Po Box 250,
East Brunswick, NJ 08816-0250
517547887 +E-mail/Text: bankruptcy@savit.com Sep 25 2018 00:19:40 Savit Coll, 46 W Ferris St,
East Brunswick, NJ 08816-2159
517549325 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:21 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517667439 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:21 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517547889 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:24:27 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547891 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:15 Synchrony Bank/ JC Penneys,
Po Box 965007, Orlando, FL 32896-5007
517547894 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:54 Synchrony Bank/Care Credit,
950 Forrer Blvd, Kettering, OH 45420-1469
517547893 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:45 Synchrony Bank/Care Credit,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547895 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:54 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547897 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:22 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005
517547899 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:24:18 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547901 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:24:27 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024
517655899 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 25 2018 00:23:30 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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Form ID: pdf901

Page 3 of 3
Total Noticed: 85

Date Rcvd: Sep 24, 2018

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517547822* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517547824* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547825* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517547836* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517547837* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517547833* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517547834* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
517547841* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517547843* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
517547852* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517547850* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
St Louis, MO 63179-0040
517547862* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517547864* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517547875* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547876* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547877* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517547879* +Navient, Po Box 3229, Wilmington, DE 19804-0229
517547880* +Navient, Po Box 3229, Wilmington, DE 19804-0229
517547881* +Navient, Po Box 3229, Wilmington, DE 19804-0229
517547871* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547872* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547873* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500
517547867* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547868* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547869* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
517547890* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547892* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517547896* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547898* +Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517547900* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517547902* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 0, * 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Jonathan Goldsmith Cohen on behalf of Debtor Edward M. Kraft
imclawgroupecf@gmail.com/g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen on behalf of Joint Debtor Diane M. Kraft
imclawgroupecf@gmail.com/g.jr77824@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor RoundPoint Mortgage Servicing Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5